

THE
**CONSOLIDATED
SUBMISSION**
FOR
**COMMUNITY
PLANNING AND
DEVELOPMENT PROGRAMS**
ACTION PLAN
FOR
FISCAL YEAR 2003

CITY OF COUNCIL BLUFFS, IOWA
THOMAS P. HANAFAN, MAYOR

COMMUNITY DEVELOPMENT DEPARTMENT
NOVEMBER 2002

CITY OF COUNCIL BLUFFS ACTION PLAN FOR FISCAL YEAR 2003

The Annual Action Plan is that part of the Consolidated Plan which describes the various resources expected to be available and the activities the City will undertake during Fiscal Year 2003 to address the priority needs and local objectives identified in the strategic plan. In addition, the Action Plan serves as an application for federal funds under U.S. Department of Housing and Urban Development (HUD) formula grant programs.

The formula grant programs covered by this Action Plan include only the Community Development Block Grant (CDBG). Home Investment Partnerships (HOME) Program funding and activities are outlined in the City of Omaha Annual Action Plan. The goals of the formula grant programs covered by the Action Plan are: 1) to strengthen partnerships among all levels of government and the private sector so as to enable them to provide decent housing; 2) to establish and maintain a suitable living environment and 3) to expand economic opportunities for low and moderate income residents.

Anticipated Federal and Other Resources

The following are estimates of funds expected to be available during 2003 for use in carrying out the City's affordable housing, economic and community development programs and activities:

<u>Federal Resources</u>	<u>Amount</u>
FY 2003 CDBG Entitlement	\$1,301,000
FY 2002 CDBG Entitlement Carryover	\$160,000
FY 2003 CDBG Program Income	\$330,500

Total Estimated Federal Resources	\$1,791,500

Other State and Local Resources

Other Public Funds	\$550,000

Total Estimated Other Resources	\$550,000

Private Sources

Estimated Private Sources	\$1,480,239

Total Estimated Funds From All Sources	\$3,821,739

Leverage/Matching Funds

In order to achieve the goals of the Consolidated Plan, other entities must apply for federal funds for which the City is not itself eligible. These sources of “other” federal funds include, but are not limited to: 1) Public Housing Comprehensive Grant, Section 8 Assisted Housing and related Programs; 2) Federal Emergency Management Agency Programs; 3) Community Services Block Grant Programs; 4) the Section 202 Elderly Housing Program; 5) the Section 811 Supportive Housing Program; 6) the Continuum of Care Super NOFA Supportive Housing Fund Program; 7) the Supplemental Assistance for Facilities to Assist the Homeless Program; 8) the Housing Counseling Program and 9) the Shelter Plus Care Program.

State of Iowa resources available for local investment include: 1) Iowa Finance Authority Low Income Housing Tax Credit and Tax Exempt Bond Programs; 2) Iowa Finance Authority Local Housing Assistance Program (LHAP); 3) Iowa Department of Economic Development Emergency Shelter Grant Program (ESG); 4) the Iowa Department of Human Services Subsidized Childcare Program and 5) State HOME Investment Partnership Program. Private resources include the Federal Home Loan Bank Affordable Housing Program, the United Way of the Midlands, foundation grants and corporate contributions.

The City’s Community Development Department is knowledgeable about local, state and federal resources for affordable and supportive housing and has experience in working with local entities in securing such resources. The City will assist eligible agencies in identifying resources and will aid appropriate organizations in preparing applications to public and private agencies for financial assistance. If necessary, the City will recruit eligible agencies to apply for programs which will help achieve the goals of the Consolidated Plan.

Funds leveraged for affordable housing programs will be met primarily by the subrecipient organizations receiving the funds. Entities applying for funds for which the City is not itself eligible will provide required matching funds from their own resources. In some cases local or state government funds may assist the project, but in the majority of the cases the subrecipient will meet the matching requirements of the program with its own funds or with private funds. CDBG funds will be leveraged with private dollars secured from private and nonprofit sources.

The City typically has been successful in leveraging federal funds with private dollars in its housing and community development programs. Primary sources of leveraged funds are private financing and private equity contributions. In some instances, foundation grants are leveraged with federal funds. The success the City has achieved in leveraging private funds has been sustained through the design of programs, the method of selecting projects and the recipients of funds, and the City’s monitoring of programs.

Geographic Distribution of Assistance

Geographically, the City's central portion has the greatest housing and service problems and therefore, its residents have the greatest need for assistance. Investments in housing will occur throughout all predominantly low and moderate income areas with special emphasis being placed on affordable housing activities within the central portions of the City. Activities targeted to this area include construction of new single-family, single-family rehabilitation and repair, homeownership assistance, rental housing development, counseling services and homeless initiatives.

In the areas selected for investment the City hopes to achieve: 1) the conservation of existing neighborhoods and the preservation and expansion of existing housing stock; 2) dramatically visible, concentrated improvement of strategic parts of neighborhoods with greatest economic and housing needs; 3) the expansion of rehabilitation and new construction activity into low income neighborhoods; 4) housing infill development which will make vacant property productive again and 5) creation and retention of jobs for low and moderate income persons.

Statement of Objectives and Proposed Use of Funds for the 2003 Community Development Block Grant Program

Funding Allocation Criteria

The City has established the following funding criteria to ensure that, to the greatest extent feasible, the use of CDBG funds benefit low and moderate income persons.

- The City's proposed allocation of CDBG funds should be consistent with the national objectives of Title I of the Housing and Community Development Act of 1974.
- Approved programs, projects and services shall be directly related to the City's CDBG Program objectives as outlined in the Consolidated Plan.
- CDBG assistance shall not supplant funding from any other pre-existing public or private resource.
- CDBG funds shall be used for administrative and operational costs of subrecipient organizations only when such organizations are under City contract for services meeting program objectives.

The primary objective of the City's Community Development Program is the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. The City must certify to U.S. Department of Housing and Urban Development (HUD) and maintain evidence that the use of CDBG funds gives maximum feasible priority to activities which carry out the national objectives.

This Statement of Objectives establishes the City's community development objectives and sets forth the strategy used to meet the objectives. Our proposed 2003 CDBG Program has four general parts:

1. Housing Development – The conservation and redevelopment of established neighborhoods and the preservation and expansion of their housing stock.
2. Economic Development – The revitalization of commercial properties and job creating projects that benefit low and moderate income people.
3. Public Services and Facilities – The development of physical and human service projects that benefit low and moderate income people by non-profit organizations.
4. Administration – The efficient operation of the Community Development Program.

The specific local objectives of the City's CDBG Program and how they will be addressed are described below.

Part I - Housing Development

The City's housing development efforts will have three main components: single-family rehabilitation, rental rehabilitation and development and housing development. Single-family rehabilitation projects will address the need to preserve existing single-family, owner-occupied housing and to help low and moderate income people finance home improvements. Rental rehabilitation projects will help finance the removal of architectural barriers in rental housing. Housing development activities will find ways to create affordable rental opportunities and to make home ownership possible for low and moderate income people. Together these programs make up a coordinated strategy for neighborhood improvement and reinvestment.

Single-Family Rehabilitation

The general objectives addressed by the single-family rehabilitation program are:

1. To provide dramatically visible, concentrated improvement in strategic parts of the City with the greatest economic and housing needs.
2. To make affordable rehabilitation financing more available in low and moderate income areas. To expand rehabilitation activities into low and moderate income areas which have seen little or no previous CDBG investment.
3. To continue to use leveraging programs with private sources.
4. To continue to provide special services to people with critical needs, including barrier removal and emergency repairs.
5. To support agencies and programs which are associated with and vital to the success of the Community Development Program.

6. To continue to implement the Lead Based Paint Regulations and to support the reduction of such hazards.

We will meet these objectives in the following ways:

1. Home Improvement Program: This program provides affordable home improvement financing to low and moderate income homeowners for both interior and exterior modifications. The program is implemented on a city wide basis with emphasis on the City's Neighborhood Revitalization Strategy Area (NRSA) which coincides with low and moderate income census tracts and block groups within the City. The Home Improvement Program will also aim to reduce lead based paint hazards in low and moderate income households. Priority will be given to those families whose children are under the age of 6 or individuals with documented elevated blood levels. The program will directly benefit low and moderate income residents and utilize \$755,000 in CDBG funding.
2. Emergency Repair Program: This continuing program provides grants to very low income homeowners for critical emergency repairs in their homes. This program operates throughout the City, but is targeted toward low-income households (0 to 50% of median family income). Therefore, all funds (\$30,000) will benefit low and moderate-income individuals and families.

Blight Removal

1. Demolition: This effort supports the demolition of vacant, deteriorated housing units or commercial buildings and is targeted to those units located within the Neighborhood Revitalization Strategy Area. The removal of deteriorated structures will occur on a spot basis or in areas declared blighted and substandard. All activities will aid in the elimination of slum and blighting conditions, which will result in additional neighborhood reinvestment. The City of Council Bluffs will allocate \$10,000 in CDBG funds towards this project.
2. Blighted Program: This program will be administered by the Community Housing Investment Corporation (CHIC) and will involve matching funds from the Iowa West Foundation. This program involves the acquisition, demolition and redevelopment of vacant and blighted properties. Upon completion of demolition, properties are disposed to private investors and developers for the construction of housing. Activities will eliminate slum and blighting influences on a spot or area basis or benefit low and moderate-income persons. The Blighted Program is divided into parts: that resulting in low/mod housing (\$112,500) and that classified as slum and blight removal (\$112,500).
3. Mid-City Railroad Corridor: This project will involve the acquisition and demolition of properties in the City's Mid-City Railroad Corridor. This area may be designated as an Urban Renewal Area, as per Chapter 403 of the Code of Iowa. Properties acquired under the program will be held in public trust. However, some properties will be utilized to allow for railroad track consolidation, drainage/flood control and infrastructure improvements, neighborhood redevelopment projects and open space. Activities will eliminate slum and blighting influences on an area basis. Funding will be allocated in the amount of \$75,000.

Rental Rehabilitation

The general objectives addressed by the rental rehabilitation efforts are:

1. To provide sound rental housing for low and moderate income residents.
2. To encourage the reuse of vacant, but repairable multi-family structures.
3. To use CDBG funds to leverage private investment and to make rehabilitation projects economically feasible.
4. To increase the supply of handicap accessible units.

We will meet these objectives in the following way:

1. Barrier Removal Program: This program, administered by the League of Human Dignity, provides grants to low income persons with disabilities to assist them in modifying their residential units for accessibility. The program encourages persons to remain in their existing living environment and creates additional accessible housing in the community. The program is available for rental units and owner-occupied housing. This program operates throughout the City for low and moderate income households (0-80% of median). Therefore, all funds (\$25,000) will benefit low and moderate-income individuals and families.

Housing Development

The general objectives addressed by the housing development efforts are:

1. To expand home ownership opportunities for low and moderate income residents.
2. To conserve and reuse structures that face demolition or continued deterioration.
3. To promote new, moderate cost residential construction for homeowners in community development areas.
4. To convert unproductive land to productive residential use.
5. To encourage more efficient use of existing infrastructure through infill development.
6. To encourage the development of low cost housing for elderly residents.
7. To support agencies and programs which are associated with and vital to the success of the City's community development efforts.
8. To encourage for-profit builders and developers to reinvest in low and moderate income neighborhoods.

We will meet these general objectives in the following ways:

1. Metro 100: The Metro 100 Program will provide first time homebuyer products and a rehabilitation mortgage loan financing to approved applicants purchasing homes in Council Bluffs. This program will be administered by Omaha 100 and will be targeted to individuals and families below 80% of median income. Metro 100 will assist applicants who otherwise would not qualify for traditional bank financing due to credit issues and or insufficient savings for down payment and closing cost. This program will be coordinated with homebuyer seminars and credit and budget counseling provided by Family Housing Advisory Services (FHAS). All funds will benefit low and moderate-income individuals and families. Allocated CDBG funds for this program total \$20,000.
2. Habitat for Humanity: This program builds homes for very low-income families using donated funds, materials and volunteer labor. They sell these homes to families at cost, with no interest and receive repayment through “sweat equity” and monthly cash payments based on the householder’s ability to repay. To qualify, households must have incomes between 25 and 50 percent of the median income. The City of Council Bluffs will provide \$40,000 in CDBG assistance to this program.
3. Children’s Square Rehabilitation: Children’s Square serves low and moderate income, non-homeless children with special needs in care and treatment programs. They have separate male and female residential treatment units that are in need of rehabilitation and preservation. Children cared for and treated in the residential program are funded through Medicaid, which does not cover the cost of care, treatment or physical plant improvements. This project will involve the rehabilitation of these treatment units and physical plant improvements. The City of Council Bluffs will provide \$25,000 in CDBG funds to assist with this project.
4. 28th and Avenue A: This project will involve the acquisition, demolition and site clean-up of properties at 28th and Avenue A for neighborhood redevelopment. Redevelopment activities will include the construction of single family housing for low and moderate income individuals and families. \$400,000 in CDBG funds have been committed to this project.
5. NRSA Program: This program provides public infrastructure support for redevelopment projects located within the NRSA. Funds will be targeted to the 28th and Avenue A project and the Katelman Pool neighborhood located in the vicinity on 15th Avenue and South 12th Street. All funds will benefit low and moderate-income individuals and families. \$75,000 in CDBG funds and \$150,000 in LHAP funds have been committed to this project.

Part II – Economic Development

The City will continue to use CDBG funds to reinforce business development and job creation for low and moderate income people. Economic development builds financial strength in the community and job creation activities help people achieve economic self-sufficiency.

The objectives addressed by the economic development component of the City's community development efforts include:

1. To improve the commercial building stock of the community.
2. To encourage new small business starts and expansion in the Neighborhood Revitalization Strategy Area.
3. To create jobs for low and moderate income people.

We will meet these objectives through the following projects:

Exterior Commercial Rehabilitation Program: Continued funding is proposed for exterior commercial rehabilitation. This program provides matching funds for rehabilitation activities. Total assistance is limited to \$10,000 per project. The program is targeted to historic or potentially historic properties in the City's NRSA. Projects aid in the elimination of slum and blight influences and will utilize \$30,000 in CDBG funds.

Part III – Public Services and Facilities

Public services and facilities programs are designed to provide an opportunity for non-profit community organizations to develop and execute projects which benefit low and moderate income residents. The general objectives of this part of the program include:

1. To provide a means by which non-profit organizations can construct physical development projects which will benefit low and moderate income people.
2. To support the human service needs of the community with emphasis on homeless and transitional housing, youth activities and education, and housing counseling.
3. To improve the quality of improvement projects through competitive applications.
4. To expand emergency services to low income people.

We will accomplish these objectives through the following programs:

Homeless and Transitional Housing

1. MICAH House: A \$40,000 allocation will be provided to the MICAH House Emergency Shelter for operational costs for the facility located at 231 South 7th Street. This project will benefit homeless women and families.
2. Inter-Faith Response, Inc.: A \$20,000 allocation will be provided to Inter-Faith Response to assist homeless and near homeless persons with the payment of housing and utility bills. This program will benefit primarily very low income persons and families.
3. Red Cross: An allocation will be provided to the Loess Hills Chapter American Red Cross to assist homeless and near homeless persons with the payment of housing and utility bills. This program will benefit primarily very low-income persons and families utilizing \$20,000 in CDBG funds.
4. Christian Worship Center: An allocation of CDBG funds will be provided to the Christian Worship Center for the maintenance and operation of MOHM's Place, which serves as a feeding site, clothing and food pantry, a wellness clinic, information and referral center. This project benefits homeless and near homeless persons and families. CDBG funds in the amount of \$10,000 have been committed to this project.

Youth Services

1. Community Education Foundation: An allocation will be provided to the Community Education Foundation for scholarships for the Kids & Company Program. This program provides affordable before and after school care and education to children who might otherwise be unsupervised. The program will benefit low and moderate-income families, utilizing \$40,000 in CDBG funds.
2. Lewis Central School District: A \$5,000 allocation will be provided to the Lewis Central School District for scholarships to the Lewis Central Lucky Children Program. This program provides affordable before and after school care and education to children who might otherwise be unsupervised. The program will benefit low and moderate income families.
3. Nishnabotna Girl Scouts: A \$11,500 allocation will be provided to the Girl Scouts for their year-round Greenhouse Program that includes activities that emphasize interests in physical education, science, mathematics, physical and mental health and the arts. Girls can develop self-confidence, leadership and critical thinking skills. This project will benefit low and moderate income families.

Housing Counseling

1. Family Housing Advisory Services (FHAS): An allocation will be provided to FHAS for fair housing and housing counseling services in the community. Activities will also include homebuyer seminars to be coordinated with the Metro 100 Program and City Infil Program. This project will benefit low and moderate-income persons and families and utilize \$35,000 in CDBG funds.

Part IV – Administration

The program administration component covers a portion of the Community Development Department's cost for program administration and provides financial support to associated agencies and programs. General objectives for program administration include:

1. To assure that the largest possible proportion of Council Bluffs' CDBG entitlement is used for physical development projects.
2. To provide high quality program administration at minimum possible cost.
3. To support agencies and programs which are associated with and vital to the success of the Community Development Program.

We will meet these objectives in the following ways:

Community Development Department: Administrative support for Council Bluffs CDBG Program is provided by the Community Development Department. The Department is also responsible for overall program management, coordination, monitoring and evaluation of community development activities assisted in whole or in part with federal funds, general funds, tax increment financing and other programs. The \$300,000 funding for CDBG program, while a necessary part of the Community Development Program, is not counted as an activity that benefits low and moderate-income people.

Homeless and Other Persons with Special Needs

Through its partnerships, the City of Council Bluffs will continue its participatory and active role in the Omaha Area Continuum of Care for the Homeless (OACCH). OACCH plays a critical part in the funding application processes for Emergency Shelter Grant Funds, State Trust Funds and Supportive Housing Funds whose awarding of funds have become contingent on (among other things) the applicant's active involvement with the Continuum of Care. In 1997, a Continuum of Care Super NOFA (a Supportive Housing Fund) application was prepared by four organizations Family Service, MICA House Emergency Shelter, Legal Services Corporation of Iowa and the Christian Worship Center; who sought to meet identified gaps with the construction of a transitional housing facility and the provision of outreach and supportive services. The seven-unit transitional housing facility was opened in January 2000. These organizations will continue to seek Supportive Housing Funds. Future Council Bluffs/Pottawattamie County area proposed projects to be supported by the Continuum include a homeless shelter for men and an additional transitional housing facility as identified in *The Council Bluffs Housing Needs Assessment and Program Development Plan* prepared in December 2000 by independent planning consultants with the assistance of the Council Bluffs Housing Task Force. Also, 2002 Emergency Shelter Grant Funds were awarded to five organizations MICA House, Catholic Charities, Family Service, Family Housing Advisory Services and Christian Worship Center for their activities for homeless and near homeless persons and families.

In February 2002, Catholic Charities' new domestic violence shelter was completed and opened for operation. Mercy Housing Midwest will be submitting a low income housing tax credit application to the State of Iowa for a project located in Council Bluffs. The Mercy Housing Midwest project is expected to consist of five eight-plexes (40 units) and be located on Coit Road and North Broadway. The units will be targeted for low income working families who are at 40-50% of the Median Family Income.

In addition, Southwest 8 Senior Services, Inc. was awarded a Section 202 project for the construction of 37 one-bedroom apartments for low-income elderly persons. Construction of this project is planned to begin in the Fall 2002 and will provide supportive services to seniors and will be designed to meet their special needs. Future Council Bluffs/Pottawattamie County area proposed housing projects to be supported by the City include the construction of a 40 unit multi-family housing development targeted to low-income families at or below 50% of the median family income and the construction of handicap accessible housing for 12 mentally disabled individuals. Other efforts for the homeless, elderly and frail elderly, persons with disabilities, alcohol and drug addiction and AIDS and related diseases will be addressed through participation in the continuum and continued planning.

Maintaining Affordable Housing

The Consolidated Plan indicated the relative priorities for assistance among: 1) different categories of extremely low, very low and low income households with needs for housing assistance and 2) the activities appropriate for meeting identified needs (in the context of the City's housing market and inventory conditions and the cost of different activities).

The principal features for achieving the objectives of this strategy include:

- Increasing the supply of standard, affordable rental housing through the rehabilitation of existing housing and the construction of new units.
- Promoting home ownership opportunities through the renovation of owner-occupied single-family homes.
- Preserving existing home ownership through the renovation of owner-occupied single-family homes.
- Providing rental assistance to alleviate rental cost burden experienced by very low and low income households.
- Providing affordable housing opportunities designed to meet the needs of the elderly, people with disabilities, large families and other special needs groups.
- Ensuring, at a minimum, a one-for-one replacement of public housing units lost through demolition.
- Addressing the needs of homeless individuals and homeless families through the provision of services and assistance to shelter operators.
- Providing for increased housing choice and opportunity both within and outside of areas of minority and low income concentration.
- Creating economic development activities to help people achieve economic self-sufficiency.
- Providing opportunities for non-profit community organizations to develop and execute projects which benefit lower-income residents.
- Reducing lead-based paint hazards.
- Building increased capacity within the housing delivery system to make the institutional structure more responsive to the needs of low and moderate income persons.
- Implement recommendations contained in the Council Bluffs Affordable Housing Study and *The Council Bluffs Housing Needs Assessment and Program Development Plan* prepared in December 2000.

Removing Barriers to Affordable Housing

During the next year, the City will continue to support efforts aimed at reducing known barriers to fair and affordable housing. Specific activities to be undertaken over the next year include the following:

- Provide funding to FHAS to undertake fair housing and housing counseling services in the community. These activities and others were outlined in the City's Analysis of Impediments to Fair Housing Report.
- Provide funding to continue the Barrier Removal Program for low and moderate income persons and families.
- Continue to implement recommendations outlined in the City's Analysis of Impediments to Fair Housing Report.
- Continue efforts to identify and provide adequate property, which is properly zoned and served with utilities, for multi-family housing construction.
- Continue to provide relocation assistance to persons displaced by CDBG funded activities through existing policies.
- Support the Municipal Housing Agency, private developers and non-profit organizations in the development of additional affordable housing.
- Undertake and support local efforts which are aimed at educating residents about affordable housing needs and programs in an attempt to change negative attitudes and misconceptions of affordable housing.

Evaluating and Reducing Lead-Based Paint Hazards

- Continue to implement the Lead Base Paint Regulations.
- Continue efforts to conduct contractor training sessions.
- Provide support to CDBG funded activities aimed at reducing lead-based paint hazards.

Reducing Poverty

- Pursue the economic development strategies set forth in the Council Bluffs Comprehensive Plan with emphasis on business recruitment and expansion which guarantees a percentage of low and moderate income employees.
- Coordinate all City economic development efforts, regardless of funding sources, with the Iowa Western Community College, Iowa Department of Employment Services, Workforce Development and other job training programs. Coordination will be accomplished through continued planning and strategy development.

- Support development activities which retain and expand the economic mix of residents within low income areas of the community.
- Support the development of affordable housing projects located outside of low income areas.
- Continue to implement a self-sufficiency program to provide assistance to low income persons participating in rental assistance programs.
- Create incentives and programs to encourage private sector investment in low income areas.
- Provide funding for programs that offer services to increase the overall income of low-income persons.
- Continue to implement the requirements of Section 3 on all CDBG funded projects.

Developing the Institutional Structure

The institutional structure within the City, which will deliver and manage the affordable and supportive housing programs, includes elements from the public and private sectors. The Community Development Department will play the lead role in administering the housing strategy. The Department is responsible for implementing the City's community development and redevelopment activities. The Department's plans and programs must be approved by the Mayor, the City Council and the Community Development Advisory Committee prior to implementation.

Funding from the CDBG Program is the foundation for the diverse programs which assist low and moderate income residents with housing needs. The City will administer its CDBG housing development programs identified in the Action Plan.

The Municipal Housing Agency (MHA) will be responsible for Public Housing and Rental Assistance Programs and activities. The MHA will continue its self-sufficiency programs.

Non-profit organizations will play an increasing role in the City's housing strategy. During the period covered by this strategy, the City will work with the Community Housing Investment Corporation, Family Housing Advisory Services, Community Housing Initiatives, Southwest 8 Senior Services, MICA House, Inter-Faith Response, Red Cross, Christian Worship Center, Family Service, Catholic Charities, Mercy Housing Midwest, Omaha 100, Children's Square, Habitat for Humanity, League of Human Dignity and others. The City will continue to strengthen the capacity of these organizations.

Private builders and developers also play a major role in the production of affordable housing in the City. Private builders and developers participating in City-sponsored housing development programs have a thorough understanding of required development standards and are experienced in working with federal regulations.

Enhancing Coordination Among Public and Private Agencies

The City also intends to provide services and conduct its activities, as efficiently and responsibly as possible. The Community Development Department of the City of Council Bluffs shall be charged with the responsibility for plan implementation and monitoring. Good record keeping and continuous program monitoring will also be conducted to ensure effective use of funds and maximization of program benefits. The City has identified specific activities. These activities will be carried out by in-house staff or subcontracted to subrecipients depending on the type of program and the capabilities of the organizations involved. Monitoring procedures will have components specific to the program or project.

Monitoring of Subrecipients – The City’s project monitoring efforts begin with the negotiation of individual contracts. Contracts must be drafted in such a way as to provide measurable performance criteria and administrative standards, all consistent with HUD or other regulatory guidelines and requirements. Progress towards attainment of specific goals will be monitored throughout the contract term and any longer period specified. This is particularly important for subrecipients who are working under a long term contract for service. Monitoring of subrecipients by City staff will include the combined use of tracking of compliance key terms of the contract, contract specified inventory of required monitoring area, on-site reviews and audits, annual performance reports and periodic status reports as necessary. Violations, deficiencies, or problems identified during routine monitoring procedures will be addressed and corrected by providing the subrecipient with the necessary information and technical assistance. If the problem persists, sanctions will be imposed appropriate to the scale of the problem.

In-House Monitoring – In addition to monitoring the performance of subrecipients, the City has a monitoring system in place for projects and programs conducted by Community Development Department staff. This includes a competitive bidding, job site inspection, eligibility determinations and underwriting criteria and monthly activity reports. Monthly reports allow staff to analyze goal related performance in a number of areas. These include the number of clients benefiting, client composition and geographic areas served. By analyzing at this level, staff can determine when and where needs are being met, area and populations being under served and compliance with regulatory requirements. The City will continue to invest significant staff time and effort to an ongoing and thorough monitoring process to insure that all funds are put to their best and most efficient use according to the priorities and goals identified and within the guidelines of the appropriate state and federal program.

Coordination – The City is committed to working with a variety of citizens and organizations to implement the activities identified by this plan. Existing coordination efforts will be continued to maximize services and programs. In addition to these efforts, the City will focus on several areas. These include: leveraging resources to the greatest extent possible, expanding communication with the private sector in the area of affordable housing development, continually meeting with human service and housing providers to share information, coordinate efforts and address community issues. The City will also participate, and require the participation of other agencies where appropriate, in the Omaha Area Continuum of Care for the Homeless.

Public Housing Improvements

The Council Bluffs Municipal Housing Agency (MHA) strategy includes improving living conditions of public housing residents through physical improvements with available HUD funding. The MHA will undertake emergency repairs and renovations, long term maintenance and management improvements. The MHA will continue to improve self-sufficiency efforts with rental assistance clients.

Public Housing Resident Initiatives

The MHA does not propose any specific resident initiatives for public housing. Currently, the MHA operates two elderly projects and does not own or manage low income family units.

Historic Preservation

The City has determined that implementation of its CDBG Program will have an effect upon properties included in or eligible for listing on the National Register of Historic Places. Pursuant to Section 106 of the National Historic Preservation Act, the City will implement its program in conformance with 36 CFR Part 800, "Protection of Historic and Cultural Properties".

All projects proposed to be supported financially by the City's Program will be reviewed in a manner consistent with the requirements contained in 36 CFR Part 800 and the procedures outlined by the document "Iowa State Historic Preservation Office".

The following community development activities have been determined to have no effect on historic properties and their implementation will not require review under 36 CFR Part 800 unless the proposed rehabilitation involves the repair or alteration of existing architectural features (e.g. siding, windows, porches, doorways and woodwork). However, their exclusion does not preclude the City from its responsibilities for the identification of historic properties as described in 36 CFR 800.4.

1. Rehabilitation Programs – Buildings that are less than 45 years old.
2. Emergency Repair Program – Critical repairs (e.g. electrical service, furnace replacement, water service, roof and foundation repairs) for low income homeowners.
3. Barrier Removal Program – Removal of architectural barriers for disabled persons.

During 2002, the State Historical Society of Iowa announced that the 100 Block of West Broadway would be placed on the National Register of Historic Places. Because of this designation, any and all exterior modifications to the commercial properties in the district must be reviewed by the Historic Preservation Commission to ensure that the proposed changes are consistent with the Secretary of Interior's Standards for Rehabilitation and any federally funded project which may have potential effects on the properties must comply with Section 106 of the National Preservation Act of 1966.

In addition, during 2003 a private consultant will be hired to conduct an intensive survey of a portion of 3rd Street, Bluff and Willow Avenue in order to evaluate the district's potential eligibility for the National Register of Historic Places. The goal is to establish the first Residential Historic District in Council Bluffs. Significant neighborhood interest has been instrumental in the development of this district.

Proposed Use of Funds

The following section presents the City's proposed use of CDBG funds for 2003. Our proposed program places a high priority on housing development, creation of affordable housing opportunities, blight removal, economic development, assistance to homeless families and individuals – with an emphasis on benefits to low and moderate income people.

FISCAL YEAR 2003 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

<u>Program</u>	<u>Description</u>	<u>Unit Goals</u>	<u>CDBG Budget</u>	<u>Low and Moderate Income Benefit</u>	<u>Other Public Funds</u>	<u>Private Funds</u>	<u>Total Project Costs</u>
Part I - Housing Development							
<u>Single Family Rehabilitation</u>							
1. Home Improvement Program	Low interest & principal only loans for home improvements	40 units	\$605,000	\$605,000	\$0	\$6,000	\$611,000
2. Emergency Repair Program	Grants to low income homeowners to make emergency repairs	15 units	\$30,000	\$30,000	\$0	\$0	\$30,000
3. Rehabilitation Administration	Project supervision & administration of housing rehab. programs	-----	\$150,000	\$150,000	\$0	\$0	\$150,000
<u>Blight Removal</u>							
1. NRSA Demolition	Supports demolition of vacant, deteriorated housing units and commercial structures	2 structures	\$10,000	\$0	\$0	\$0	\$10,000
2. Blighted Program - Low/Mod Housing	Acquisition and demolition of vacant housing units and commercial structures for low income housing development	2 structures	\$112,500	\$112,500	\$0	\$0	\$112,500
3. Blighted Program - Slum & Blight Removal	Acquisition and demolition of vacant housing units and commercial structures for slum and blight removal	2 structures	\$112,500	\$0	\$0	\$0	\$112,500
4. Mid-City Railroad Corridor	Acquisition and demolition of property in the Mid-City urban renewal area	1 business	\$75,000	\$0	\$0	\$0	\$75,000

Rental Rehabilitation

1. Barrier Removal Program	Removal of architectural barriers for disabled owners	4 units	\$25,000	\$25,000	\$0	\$3,800	\$28,800
----------------------------	---	---------	----------	----------	-----	---------	----------

Housing Development

1. Metro 100	Administration for a mortgage lending program for below market rates	50 people	\$20,000	\$20,000	\$0	\$35,000	\$55,000
2. Habitat for Humanity	Construction and single family rehabilitation of homes using volunteer labor	3 lots	\$40,000	\$40,000	\$0	\$140,000	\$180,000
3. Children's Square Rehabilitation	Renovation of existing multi-unit residences & courtyard	1 unit	\$25,000	\$25,000	\$0	\$17,140	\$42,140
3. NRSA Program (28th & Avenue A)	Provides public infrastructure support for housing and redevelopment projects	2 blocks paving	\$225,000	\$225,000	\$0	\$0	\$225,000
4. 28th & Avenue A	EDI loan float for public infrastructure improvements to support a housing and redevelopment project	N/A	\$360,000	\$360,000	\$0	\$0	\$360,000
Sub total Housing Development		60 units 6 structures 3 lots/properties 2 blocks paving 1 business 50 people	\$1,790,000	\$1,592,500	\$0	\$201,940	\$1,991,940
Part II - Economic Development							
Exterior Commercial Rehabilitation Program	Exterior rehabilitation of commercial structures	3 structures	\$30,000	\$0	\$0	\$90,000	\$120,000
Sub total Economic Development		3 structures	\$30,000	\$0	\$0	\$90,000	\$120,000

Part III - Public Services & Facilities

Homeless & Transitional Housing

1. MICAH House	Assistance for operations	750 persons	\$40,000	\$40,000	\$29,000	\$120,000	\$189,000
2. Inter-Faith Response, Inc.	Assistance to low and moderate income persons with utility and housing costs	110 households	\$20,000	\$20,000	\$0	\$63,000	\$83,000
3. Red Cross	Assistance to low and moderate income persons with utility and housing costs	110 households	\$20,000	\$20,000	\$5,000	\$45,000	\$70,000
4. Christian Worship Center	Assistance for meals and services for the homeless and near homeless	1200 persons	\$10,000	\$10,000	\$19,956	\$3,516	\$33,472

Youth Services

1. Community Education Foundation	Before and after school daycare services for low and moderate income families	400 youth	\$40,000	\$40,000	\$75,000	\$661,000	\$776,000
2. Lewis Central Lucky Children	Before and after school daycare services for low and moderate income families	27 youth	\$5,000	\$5,000	\$7,368	\$140,000	\$152,368
3. Girl Scouts	Assistance for at-risk girls from low & moderate income families	100 youth	\$11,500	\$11,500	\$0	\$12,895	\$24,395

Housing Counseling

1. FHAS	Housing counseling and fair housing services	1000 persons	\$35,000	\$35,000	\$70,000	\$67,888	\$172,888
Sub total Public Services & Facilities		2,950 persons 220 households 527 youth	\$181,500	\$181,500	\$206,324	\$1,113,299	\$1,501,123

Part IV- Administration

Community Development Dept.

Personnel for administration of CDBG program	-----	\$300,000	\$0	\$0	\$0	\$300,000
Sub-total Administration	----	\$300,000	\$0	\$0	\$0	\$300,000

TOTAL CDBG

\$2,301,500 \$1,774,000 \$206,324 \$1,405,239 \$3,913,063